

## REMARKS

Claims 1-18 are pending in the application. Claims 1-18 have been variously rejected under 35 U.S.C. § 103. No new matter has been added to the claims or prosecution of this application. For at least the reasons stated below, Applicant asserts that all claims are now in condition for allowance.

### A. 35 U.S.C. § 103 Rejections

Claims 1-18 have been rejected under 35 U.S.C. § 103 as being unpatentable over *Chelliah* (US Patent 5,710,887) in view of *Ginter* (US Patent 6,185,683). Applicant respectfully opposes these rejections. MPEP 2143 provides in part, "To establish a prima facie case of obviousness...the prior art reference...must teach or suggest all the claim limitations." (emphasis added). Because the cited references alone or in combination fail to teach or suggest all of the claim limitations, Applicant respectfully requests that the Examiner's §103 rejections also be withdrawn.

Applicant's claims provide a system and method of implementing a virtual trade finance framework by creating documents over the network. Applicant's claims therefore teach a framework in which buyers and sellers can electronically come together to create documents needed to enter into business transactions relating to trade finance.

The Examiner asserts that *Chelliah* teaches the step of allowing the negotiation of terms of an agreement between a buyer and a seller. Specifically, the Examiner states that this element of Applicant's claims is taught by a customer monitoring object, which is created by referencing information, relating to a customer, which had been stored in a customer information database and when the customer selects a supplier. Applicant, however, respectfully disagrees that this language teaches the step of allowing the negotiation of terms of an agreement between a buyer and a seller.

The claimed invention contemplates that buyers and sellers may wish to customize their transactions by negotiating terms of their agreements that are specific and unique to the transaction being entered into. Therefore, in addition to facilitating a buyer finding a seller and vice versa, Applicant's claims also allow the parties to communicate prior to finalizing the transaction to incorporate customized terms into the transaction. The language of *Chelliah* clearly does not discuss or teach this feature of Applicant's claims. Applicant's claims also teach that the newly-negotiated terms are displayed in a form which is then secured using a digital signature. Applicant's claims therefore allows parties to a transaction to use forms specific to their needs for different transactions, rather than using language and terms from previous transactions.

*Chelliah*, to the contrary, teaches that a customer monitoring object created by referencing information relating to a customer which had been stored in a customer information database when a customer selects a supplier. This implies that the transaction being entered into incorporates information about the buyer and seller which has already been entered from previous transactions. This language does not discuss the buyers and sellers are permitted to communicate to discuss terms, nor does it discuss that buyers and sellers can customize their transactions.

In view of the above discussion, Applicant respectfully submits that neither *Chelliah* nor *Ginter* teach all of the elements of Applicant's claimed invention. Applicant therefore requests withdrawal of the rejections under 35 U.S.C. § 103. Applicant also therefore requests allowance of all claims at an early date.

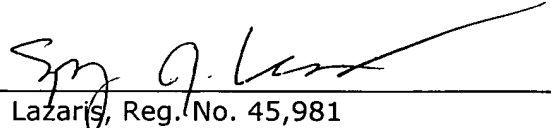
#### **B. Conclusion**

Applicant submits that all pending claims are allowable and respectfully requests that a Notice of Allowance be issued in this case. In the event a telephone conversation would expedite the prosecution of this application, the Examiner may reach the undersigned at 310-788-5055. If any fees are due in connection with the filing of this paper, then the

Commissioner is authorized to charge such fees to Deposit Account No. 50-1901 (Reference 60021-340001).

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Respectfully submitted,



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**VERSION WITH MARKINGS TO SHOW CHANGES MADE**

**IN THE TITLE**

Please amend the title as follows:

--AN ELECTRONIC MENU DOCUMENT CREATOR IN A VIRTUAL FINANCIAL  
ENVIRONMENT--.